

## ADDITIONAL INFORMATION

**Contact information for the three nationwide credit reporting companies is as follows:**

**Equifax**, P.O. Box 105788, Atlanta, Georgia 30348, 1-877-478-7625, [www.equifax.com](http://www.equifax.com)

**Experian**, P.O. Box 2002, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)

**TransUnion**, P.O. Box 2000, Chester, PA 19016, 1-800-680-7289, [www.transunion.com](http://www.transunion.com)

The following information reflects recommendations from the Federal Trade Commission regarding identity theft protection.

**Free Credit Report.** It is always a good practice to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, Georgia 30348-5281.

**For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont Residents:** You may obtain one or more additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

**Fraud Alert.** You may place a fraud alert on your credit file by calling one of the three nationwide credit reporting agencies above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Pursuant to federal and state laws, you may place a fraud alert on your credit file free of charge.

**For Colorado and Illinois Residents.** You may obtain additional information from the credit reporting agencies and the FTC about fraud alerts.

**Security Freeze.** You have the right to put a security freeze on your credit file, so that no new credit can be opened in your name without the use of a PIN that is issued to you when you initiate a freeze. If you place a security freeze on your credit file, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit. *Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting agency.* Federal and state laws prohibit charges for placing, temporarily lifting, or removing a security freeze.

The following information must be included when requesting a security freeze (note that if you are requesting a security freeze for your spouse, this information must be provided for your spouse as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five (5) years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

**Federal Trade Commission and State Attorneys General Offices.** If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or avoid identity theft. You may contact the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580, [www.ftc.gov/bcp/edu/microsites/idtheft](http://www.ftc.gov/bcp/edu/microsites/idtheft), 1 -877-IDTHEFT (438-4338).

**For Maryland Residents:** You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, [www.oag.state.md.us](http://www.oag.state.md.us), 1-888-743-0023

**For North Carolina Residents:** You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 90001 Mail. Service Center, Raleigh, NC 27699-9001, [www.ncdoj.gov](http://www.ncdoj.gov), 1-877-566-7226

**For Rhode Island Residents:** You may contact the Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, [vwww.riag.ri.gov](http://vwww.riag.ri.gov), 1-401-274-4400

**Reporting of identity theft and obtaining a police report.** You have the right to obtain any police report filed in the United States in regard to this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.

**For Iowa Residents:** You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

**For Massachusetts Residents:** You have the right to obtain a police report if you are a victim of identity theft. You also have the right to file a police report and obtain a copy of it.

**For Oregon Residents:** You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.

**For Rhode Island Residents:** You have the right to file or obtain a police report regarding this incident.